UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF NEW YORK

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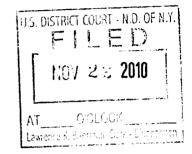
STACY A. MATISI,

Plaintiff,

No. 3:10-CV-91 TJM/DEP

CITIZENS FINANCIAL GROUP, INC., AND ITS SUBSIDIARY RBS CITIZENS, N.A., D/B/A CITIZENS BANK, AND LIBERTY MUTUAL GROUP, INC.,

Defendants.



ORDER

For the reasons stated by the Court at the hearing on November 8, 2010, it is hereby ordered as follows:

The motion for summary judgment of defendant Liberty Life Assurance Company of Boston ("Liberty") (Document 13) is hereby **DENIED**.

The cross-motion for summary judgment of plaintiff Stacy A. Matisi (Document 16) is hereby **DENIED**, except as to the portion seeking dismissal of Liberty's Third and Fourth Affirmative Defenses, which is hereby **GRANTED**.

Dated: ///12/10

Hon. Thoma McAvoy United States District Judge

260099.1 11/9/2010